

Form 408

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Perry J. Rowan  
Rose M. Rowan  
fka Rose M. Lohr  
Debtor(s)

Bankruptcy Case No.: 16-24757-CMB  
Related to Doc. No. 192  
Chapter: 13  
Docket No.: 193 – 192

ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this The 28th of September, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, **5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219** by **11/14/22**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **12/13/22 at 11:00 AM** at <https://www.zoomgov.com/j/MeetingID:16143800191> at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **11/14/22**.

Carlota M. Bohm  
United States Bankruptcy Judge

cm: All Parties

In re:

Perry J. Rowan

Rose M. Rowan

Debtors

Case No. 16-24757-CMB

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Sep 28, 2022

Form ID: 408v

Total Noticed: 58

The following symbols are used throughout this certificate:

| Symbol | Definition                                                                                                                                                                                                                                                                                                    |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.                                                                                |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2022:**

| Recip ID | Recipient Name and Address                                                                                                                                                       |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| db/jdb   | + Perry J. Rowan, Rose M. Rowan, 240 Kovalchecks Road, Carmichael, PA 15320-2656                                                                                                 |
| cr       | + Branch Banking and Trust, c/o Sally E. Edison, Spilman Thomas & Battle, PLLC, One Oxford Centre, Suite 3440, 301 Grant Street Pittsburgh, PA 15219-1407                        |
| cr       | + Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC, c/o Peter S. Russ, Esq., One Oxford Centre, 301 Grant Street, 20th Floor Pittsburgh, PA 15219-1412 |
| cr       | + Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC, c/o Kelly M. Neal, Esq., One Oxford Centre, 301 Grant Street, 20th Floor Pittsburgh, PA 15219-1412 |
| 14341256 | + Bank of the West, Bank Card Center, PO Box 84043, Columbus, GA 31908-4043                                                                                                      |
| 14341259 | + Brown & Joseph, PO Box 59838, Schaumburg, IL 60159-0838                                                                                                                        |
| 14635019 | + Caterpillar Financial Services Corporation, c/o Peter S. Russ, Esq., Buchanan Ingersoll & Rooney PC, One Oxford Centre, 20th fl., Pittsburgh, PA 15219-1400                    |
| 14885452 | David W. Raphael, Esquire, One Gateway Center, 9th Floor, Pittsburgh, PA 15222                                                                                                   |
| 14799104 | First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222                                     |
| 14341271 | + Hillmeade Apartments, 6800 Highway 70 South, Nashville, TN 37221-2271                                                                                                          |
| 14341273 | + Lease Operations, 111 Executive Center Drive, Suite 102, Columbia, SC 29210-8414                                                                                               |
| 14341274 | + MedicWest Ambulance, Inc., 50 south Main Street, Suite 401, Akron, OH 44308-1829                                                                                               |
| 14341263 | + Navitas Credit Corp., c/o Cohn & Dussi, LLC, 500 West Cummings Park, Suite 2350, Woburn, MA 01801-6544                                                                         |
| 14341276 | + Navitas Credit Corp., 814 US Highway A1A N Ste 201, Ponte Vedra Beach, FL 32082-3269                                                                                           |
| 14341279 | + Pennsylvania Association of Credit Mgmt., 3737 Library Road, Pittsburgh, PA 15234-2232                                                                                         |
| 14341280 | + Q&M Construction, 1066 Fish Rdge Road, Cameron, WV 26033-2316                                                                                                                  |
| 14341281 | + Quality Asset Recovery, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191                                                                                                        |
| 14341289 | + Wade's Body & Frame Shop, 71 N. Maiden Street, Waynesburg, PA 15370-1713                                                                                                       |
| 14341290 | + Whole Solutions, 1217 Salt Springs Road, Mineral Ridge, OH 44440-9331                                                                                                          |

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address                                                                                                                |
|----------|--------------------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| cr       | + Email/Text: bankruptcy@bbandt.com                    | Sep 28 2022 23:19:00 | BRANCH BANKING AND TRUST COMPANY, Branch Banking and Trust Company, 50 Aviemore Court, Pinehurst, NC 28374, UNITED STATES 28374-9732      |
| cr       | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Sep 28 2022 23:19:00 | First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center, 12 Federal Street, First Floor, Pittsburgh, PA 15212-5752 |
| 14341254 | + Email/PDF: bncnotices@becket-lee.com                 | Sep 28 2022 23:22:40 | American Express, PO Box 981537, El Paso, TX 79998-1537                                                                                   |
| 14341253 | + Email/PDF: bncnotices@becket-lee.com                 | Sep 28 2022 23:22:49 | American Express, PO Box 1270, Newark, NJ 07101-1270                                                                                      |
| 14344738 | Email/PDF: bncnotices@becket-lee.com                   | Sep 28 2022 23:22:37 | American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                                                    |

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Sep 28, 2022

Form ID: 408v

Total Noticed: 58

|          |                                                          |                      |                                                                                                                                          |
|----------|----------------------------------------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| 14341255 | Email/Text: creditcardbkcorrespondence@bofa.com          | Sep 28 2022 23:18:00 | Bank of America, PO Box 15019, Wilmington, DE 19886                                                                                      |
| 14658986 | Email/Text: creditcardbkcorrespondence@bofa.com          | Sep 28 2022 23:18:00 | BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785                                                                                |
| 14341257 | + Email/Text: bankruptcy@bbandt.com                      | Sep 28 2022 23:19:00 | BB&T, PO Box 580340, Charlotte, NC 28258-0340                                                                                            |
| 14400657 | + Email/Text: bankruptcy@bbandt.com                      | Sep 28 2022 23:19:00 | BB&T, Bankruptcy Section, 100-50-01-51, PO Box 1847, Wilson, NC 27894-1847                                                               |
| 14341260 | Email/Text: fpdbankruptcynoticesgroup@cat.com            | Sep 28 2022 23:19:00 | Caterpillar Financial Services, PO Box 13834, Newark, NJ 07188                                                                           |
| 14341262 | + Email/PDF: Citi.BNC.Correspondence@citi.com            | Sep 28 2022 23:22:34 | Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241                                                                                  |
| 14341264 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM             | Sep 28 2022 23:19:00 | Comenity Bank/GNDRMNT, PO Box 182789, Columbus, OH 43218-2789                                                                            |
| 14341265 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM             | Sep 28 2022 23:19:00 | Comenity Bank/Total Rewards Visa, PO Box 182789, Columbus, OH 43218-2789                                                                 |
| 14341266 | + Email/Text: bankruptcy@credencerm.com                  | Sep 28 2022 23:19:00 | Credence Resource Mgmt, 17000 Dallas Parkway # 204, Dallas, TX 75248-1940                                                                |
| 14341267 | Email/Text: mrdiscen@discover.com                        | Sep 28 2022 23:19:00 | Discover Bank, PO Box 15316, Wilmington, DE 19850                                                                                        |
| 14410435 | Email/Text: mrdiscen@discover.com                        | Sep 28 2022 23:19:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                                                             |
| 14341268 | Email/Text: collectionbankruptcies.bancorp@53.com        | Sep 28 2022 23:19:00 | Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263                                                                         |
| 14341269 | Email/Text: collectionbankruptcies.bancorp@53.com        | Sep 28 2022 23:19:00 | Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263                                                                              |
| 14419410 | Email/Text: EBNBKNOT@ford.com                            | Sep 28 2022 23:19:00 | Ford Motor Credit Company LLC, P.O. BOX 62180, COLORADO SPRINGS, CO 80962                                                                |
| 14405018 | + Email/Text: FifthThirdBKNotices@nationalbankruptcy.com | Sep 28 2022 23:19:00 | Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013                                                                                 |
| 14341270 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com   | Sep 28 2022 23:19:00 | First National Bank, 3320 E State Street, Hermitage, PA 16148-3301                                                                       |
| 14420142 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com   | Sep 28 2022 23:19:00 | First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center, 12 Federal Street, 1st Floor, Pittsburgh, PA 15212-5752  |
| 14341272 | + Email/Text: bankruptcy@huntington.com                  | Sep 28 2022 23:19:00 | Huntington National Bank, PO Box 2059, Columbus, OH 43216-2059                                                                           |
| 14341261 | Email/PDF: ais.chase.ebn@aisinfo.com                     | Sep 28 2022 23:22:22 | Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153                                                                      |
| 14341275 | + Email/Text: NESCollections@NESPOWER.com                | Sep 28 2022 23:18:00 | Nashville Electronic Services, 1214 Church Street, Nashville, TN 37246-0002                                                              |
| 14341277 | + Email/Text: electronicbkydocs@nelnet.net               | Sep 28 2022 23:19:00 | Nelnet, 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904                                                                                  |
| 14637956 | Email/PDF: cbp@onemainfinancial.com                      | Sep 28 2022 23:22:37 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251                                                                                        |
| 14341278 | + Email/PDF: cbp@onemainfinancial.com                    | Sep 28 2022 23:22:22 | OneMain Financial, PO Box 1010, Evansville, IN 47706-1010                                                                                |
| 14406852 | + Email/PDF: resurgentbknotifications@resurgent.com      | Sep 28 2022 23:22:43 | PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008 |

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Sep 28, 2022

Form ID: 408v

Total Noticed: 58

|          |                                               |                      |                                                                                                 |
|----------|-----------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------|
| 14405383 | Email/Text: bnc-quantum@quantum3group.com     | Sep 28 2022 23:19:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788             |
| 14341283 | + Email/PDF: gecsed@recoverycorp.com          | Sep 28 2022 23:22:48 | SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005                                              |
| 14341284 | + Email/PDF: gecsed@recoverycorp.com          | Sep 28 2022 23:22:48 | SYNCB/Wal-Mart, PO Box 965036, Orlando, FL 32896-5036                                           |
| 14341282 | + Email/Text: bankruptcy@bbandt.com           | Sep 28 2022 23:19:00 | Sheffield Financial Corp, PO Box 1847, Wilson, NC 27894-1847                                    |
| 14341285 | Email/PDF: Citi.BNC.Correspondence@citi.com   | Sep 28 2022 23:33:08 | THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497                                              |
| 14341286 | Email/Text: marisa.sheppard@timepayment.com   | Sep 28 2022 23:19:00 | Time Payment Corp., 10M Commerce Way, Woburn, MA 01801                                          |
| 14415845 | + Email/Text: bankruptcy@huntington.com       | Sep 28 2022 23:19:00 | The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424                          |
| 14341287 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM  | Sep 28 2022 23:19:00 | Total Rewards Visa, PO Box 659584, San Antonio, TX 78265-9584                                   |
| 14341288 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 28 2022 23:22:43 | Tractor Supply/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497                                    |
| 14405012 | + Email/Text: electronicbkydocs@nelnet.net    | Sep 28 2022 23:19:00 | US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911 |

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address                                                                         |
|----------|---------------|------------------------------------------------------------------------------------------|
| cr       |               | Bank Of America, N.A.                                                                    |
| cr       |               | Fifth Third Bank                                                                         |
| cr       |               | Ford Motor Credit Company LLC                                                            |
| cr       |               | The Huntington National Bank                                                             |
| cr       | *             | American Express Bank, FSB, c/o Becket and Lee, LLP, PO Box 3001, Malvern, PA 19355-0701 |
| 14885451 | *+            | First National Bank, 3320 E State Street, Hermitage PA 16148-3301                        |
| 14341252 | ##+           | Allied Interstate, PO Box 361445, Columbus, OH 43236-1445                                |
| 14341258 | ##+           | Black Diamond Equipment Rental, 2080 Rail Street, Morgantown, WV 26501-7874              |

TOTAL: 4 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2022

Signature: /s/Gustava Winters

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Sep 28, 2022

Form ID: 408v

Total Noticed: 58

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2022 at the address(es) listed below:**

| Name                                | Email Address                                                                                                                                                                                                                                                          |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Brian Nicholas                      | on behalf of Creditor Bank Of America N.A. bnicholas@kmllawgroup.com                                                                                                                                                                                                   |
| Brian Nicholas                      | on behalf of Creditor Fifth Third Bank bnicholas@kmllawgroup.com                                                                                                                                                                                                       |
| Brian C. Thompson                   | on behalf of Plaintiff Rose M. Rowan bthompson@ThompsonAttorney.com<br>blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co<br>m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com    |
| Brian C. Thompson                   | on behalf of Debtor Perry J. Rowan bthompson@ThompsonAttorney.com<br>blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co<br>m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com      |
| Brian C. Thompson                   | on behalf of Plaintiff Perry J. Rowan bthompson@ThompsonAttorney.com<br>blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co<br>m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com   |
| Brian C. Thompson                   | on behalf of Joint Debtor Rose M. Rowan bthompson@ThompsonAttorney.com<br>blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co<br>m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com |
| David W. Raphael                    | on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com                                                                                                                                                                                        |
| Debra Lee Hovatter                  | on behalf of Creditor BRANCH BANKING AND TRUST COMPANY dhovatter@spilmanlaw.com                                                                                                                                                                                        |
| Donna M. Donaher                    | on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com                                                                                                                                                                                        |
| James A. Prostko                    | on behalf of Creditor Bank Of America N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com                                                                                                                                                                                 |
| James P. Valecko                    | on behalf of Creditor Ford Motor Credit Company LLC jvalecko@weltman.com PitEcf@weltman.com                                                                                                                                                                            |
| Jeremy J. Kobeski                   | on behalf of Creditor Bank Of America N.A. pawb@fedphe.com, mcupec@grenenbirsic.com                                                                                                                                                                                    |
| Kelly M. Neal                       | on behalf of Creditor Caterpillar Financial Services Corporation kelly.neal@bipc.com<br>donna.curcio@bipc.com;sean.kenny@bipc.com;eservice@bipc.com                                                                                                                    |
| Keri P. Ebeck                       | on behalf of Defendant Fifth Third Bank kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com                                                                                                                                                                              |
| Marisa Myers Cohen                  | on behalf of Creditor The Huntington National Bank ecfmail@ecf.courtdrive.com mcohen@mwc-law.com                                                                                                                                                                       |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov                                                                                                                                                                                                                                          |
| Pamela J. Wilson                    | on behalf of Trustee Pamela J. Wilson pwilson@epiqtrustee.com pwilson@ecf.axosfs.com                                                                                                                                                                                   |
| Peter S. Russ                       | on behalf of Creditor Caterpillar Financial Services Corporation peter.russ@bipc.com<br>steven.dewick@bipc.com;donna.curcio@bipc.com                                                                                                                                   |
| Ronda J. Winnenour                  | cmevf@chapter13trusteewdpa.com                                                                                                                                                                                                                                         |
| Sally E. Edison                     | on behalf of Creditor Branch Banking and Trust sedison@spilmanlaw.com tcollins@spilmanlaw.com                                                                                                                                                                          |
| Travis Knobbe                       | on behalf of Creditor BRANCH BANKING AND TRUST COMPANY tknobbe@spilmanlaw.com dambrose@spilmanlaw.com                                                                                                                                                                  |

TOTAL: 21